



THE COMMUNICATOR

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Grant County Employee Newsletter

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HRA



SESSION

**FEBRUARY
28TH**

♥ Have you received Explanation of Benefit Statements and maybe even bills for medical treatment you received in January and February?

♥ Do you have questions or do you just want to confirm that you understand the deductible/HRA process correctly?

It's a learning process for all of us...As promised we are here for you!

On February 28th the County will be having an HRA Question and Answer Session in the County Board Room from 3 p.m. to 6 p.m. You may bring your questions at whatever time is most convenient for you during the evening. We plan to have representatives available from Tricor, Grant County Personnel, Medical Associates health insurance, Dean Health insurance, and EBC to answer your questions.

Please bring any paperwork that you have received so far to help us better assist you.

Here are some questions we've heard so far...

♥ Q. Will I get a new health insurance card from Dean?

A. No, Dean's recent insurance cards don't include your plan information. If you have a Dean card that lists co-pay information on it, then it is really old and you should call the customer or member service number on the back of it to request a new card.

♥ Q. I'm having surgery and I was told by the provider that I need to pay \$2000 before they will operate. I thought my deductible was \$500! What is going on?

A. Let the provider know that you have an HRA (Health Reimbursement Arrangement). The member pays \$500 and the employer (Grant County) will be paying the additional \$1500 through a third party administrator.

♥ Q. I received a new health insurance card from Medical Associates, but the card shows that I have a deductible in the amount of \$2000/\$4000. I thought my deductible was \$500 per member, but no more than \$1000 per family! What is going on?

A. If you recall from the training sessions we held, your true deductible is \$2000 per member, but no more than \$4000 per family. You are responsible for the first \$500 per member, but no more than \$1000 per family. Grant County pays the rest of the deductible through the third party administrator which is Health Choices for Medical Associates members. Dean Health insurance uses EBC.

Your County Life Insurance and AD&D Policy

Grant County provides each benefit eligible employee with a \$10,000 term life and a \$10,000 accidental death and dismemberment (AD&D) insurance policy. The county pays 100% of the cost for this coverage.

What is Term Life and AD&D coverage? Term life means that if the policy is cancelled, no cash value is paid out for the policy. The accidental death part of the policy means that if the member dies because of an accident, such as an automobile accident, the beneficiary will receive \$20,000 (instead of \$10,000). The dismemberment part of the policy means that if the member loses a limb, such as an arm or leg, the insurance company has a dollar amount assigned to that limb and the member is paid based on that assignment.

What insurance company does the County use? As of January 1, 2012, Grant County's Term Life and AD&D insurance company is Lincoln Financial Group. The county changed from Mutual of Omaha due to cost. The coverage is the same. The county automatically enrolled you in this and the same beneficiaries as you currently have listed will be used. The Certificate of Coverage is posted on the county's website under "County Employee HR Documents" or at the following link: <http://www.co.grant.wi.gov/docview.asp?docid=10432&locid=147>

Who should you choose as a beneficiary? Your answer depends on what you intend the money be used for. If the money needs to be used to pay bills, then you need to designate an adult that you trust to use the money in this way or you may designate your Estate, or a Trust as the beneficiary. If you want the money to be a gift, then you can designate it to an adult, a minor child, or a charitable organization. If you designate a minor child, payment is made to an official guardian of the minor's financial estate or held until the child is no longer a minor. You also should choose a secondary beneficiary to receive the money if your primary beneficiary passes away before you or at the same time that you do.

How do you change your beneficiary designation? Please contact the Personnel Office (608)723-2540 or dmergen@co.grant.wi.gov if you want to change your beneficiary designation or if you want to check to see who you currently have designated.



I enrolled in EBC Flex for daycare and/or health care FSA expenses. Now what do I do?

- ♥ The first thing we suggest you do is enroll as a participant at EBC's website. The web address is www.ebcflex.com. Just click on the "Participant Log-In" link and follow the instructions for first time users to activate their account.
- ♥ Now that you have enrolled online, you can use the website to conveniently access your account balances, print reimbursement request forms (select the "Forms and Reports" link), or if you have a scanner, you can upload your reimbursement requests (select the "Claims and Payments" then "File a Claim" links).
- ♥ If you don't have access to the internet, you can request a claim form by call EBC at (800)346-2126.

You can also bring your questions to the February 28th HRA Q&A Session and speak directly to an EBC representative!



Anyone wishing to have a specific subject discussed in a future newsletter may contact Joyce Roling at 723-2045.

How To Save Money On Your Maintenance Prescription Drugs

Mail Order Pharmacy

Both Dean and Medical Associates health insurance plans give you access to a mail order drug pharmacy that they work with to lower your drug costs. If you order qualifying maintenance drugs from mail order pharmacies you pay two month's worth of co-pays for a three month supply as an incentive to get you to use this service. Just call the customer or member services phone number on the back of your health insurance card and ask for information about their pharmacy mail order maintenance drug plan.



Your Local Pharmacy

If you have **Medical Associates** insurance, you automatically receive a three month supply of qualifying maintenance drugs from your local pharmacy. You pay three month's worth of co-pays, but you go to the pharmacy once instead of three times.

Effective April 1st, **Dean Health** insurance is going to start doing this, too. However, to ease members into this change, **Dean is offering you (thru March 31st) an incentive to voluntarily convert your qualifying maintenance prescription drugs to a three month supply.** You will pay two month's worth of co-pays (instead of three) if you voluntarily convert your qualifying prescription to a three month supply. Contact the member or customer service number on the back of your insurance card to find out how to do this.



Eyewear Reimbursement Reminder

County employees that have Ameritas dental insurance and/or Medical Associates health insurance can request partial reimbursement for eyewear expenses (contact lenses, frames, and lenses for glasses). Dean health insurance members that have Ameritas dental insurance may be eligible for an eyewear discount when purchasing through their Dean vision provider's clinic. See the information listed below for the insurance coverage you have.

Medical Associates members that purchase eyewear through their Medical Associates provider should ask that their eyewear be billed to their Medical Associates insurance. Medical Associates insurance company will then pay the provider for the eligible portion of the expense that is outlined in the County's insurance contract. You then pay your final adjusted bill when you receive it from your vision provider. Please remember that qualifying eyewear is reimbursed annually for children, and every other year for adults. You may access the eyewear benefit summary on the County's website under "County Employee HR Documents" or at the following link: <http://www.co.grant.wi.gov/docview.asp?docid=10535&locid=147>.

If you purchase eyewear through a Non-Medical Associates provider, then you must submit your itemized receipt to Medical Associates insurance. Contact the member or customer service number on the back of your insurance card to find out how to do this.

Ameritas dental insurance members should contact the Personnel Office for assistance in filing a claim for reimbursement. You will be asked to complete a form and return it to us with a copy of an itemized receipt. If you also have Medical Associates insurance, you may be able to coordinate the benefits so that you receive reimbursement for amounts not covered by the other plan. You may access the Ameritas eyewear summary of benefits on the County website under "County Employee HR Documents" or by following this link <http://www.co.grant.wi.gov/docview.asp?docid=10344&locid=147>. The benefit description is on the bottom of page one in both the High and Low plan dental insurance summary.

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Dean Health Plan members that also have Ameritas dental insurance may qualify for a discount if they purchase eyewear through their Dean provider. The member needs to show the Dean provider their Ameritas dental insurance card and remind them of the discount when ordering the eyewear.

Helpful Websites to Access Your Grant County Insurance Benefit Information

- ♥ Grant County's Website: www.co.grant.wi.gov (select "Grant County HR Documents")
- ♥ Medical Associates' Website (health insurance): www.mahealthcare.com (select "my e-link", "Member", and then if you are a new online user, activate your online account by clicking on the "Sign-Up" link)
- ♥ Dean's Website (health insurance): www.deancare.com (select "Insurance Services", "Logon to DeanConnect", and then if you are a new online user, activate you online account by clicking on the link under NEW MEMBERS SIGN UP HERE)
- ♥ EBC's Website (flex reimbursement and the third party administrator for the Dean HRA): www.ebcflex.com (select the "Participant Log-In" link and then if you are a new online user, activate your online account by selecting the "First Time Users Activate Account" link)
- ♥ Health Choices Website (third party administrator for the Medical Associates HRA): www.preferredhealthchoices.com (Select the "Participants" link and then if you are a new online user, activate your online account by clicking on the "Sign-Up" link)
- ♥ Ameritas' Website (dental insurance): www.ameritasgroup.com (select "Secure Member Account" and then if you are a new online user, activate your online account by clicking on the "Register Now" link)



Is your New Year resolution to get more exercise in 2012?

Here are some options that might be useful...

- ♥ Grant County has a **Corporate Membership to Lancaster, Fennimore, and Prairie du Chien Fitness**. This means that if any Grant County Employees join or have joined already, they will be able to get the monthly fee at a discount. Employees who want to take advantage of this just need to get a form from the County's Personnel Office, complete it, and submit it to the fitness center. Those who are already a member will have their monthly fee adjusted to the lower rate and those who are joining, will get the lower rate.
- ♥ **Dean Health Plan's Wellness Incentives Now (WIN) program** provides reimbursement for a portion of their members' fitness fees. You just need to submit a receipt to them with a WIN reimbursement form which you can get online at <http://www.deancare.com/wellness/index.aspx>.
- ♥ Please contact the County's Personnel Office should you have **any questions** regarding either of these opportunities. Employees that have questions regarding their personal health and fitness plans should contact their medical doctor.

2012 Training Opportunities

Please let your supervisor know if you are interested in attending any of these training sessions. The sessions are held in the County Board Room and reserved seating is appreciated by calling 723-2540.

Training Dates: 3/15/12; 6/21/12; 9/20/12; 12/13/12

Time	Title
8:15 a.m. to 9:00 a.m.	Civil Rights Compliance
9:00 a.m. to 9:45 a.m.	Sexual Harassment Workplace Violence
9:45 a.m. to 10:45 a.m.	FMLA Workers Compensation County Benefits in Review



2012 Holidays

The following is a listing of Grant County's 2012 observed holidays. The Public Offices are generally closed on these dates. However, please review the employee handbook for specific policies regarding holidays and holiday pay for your department.

New Year's Day.....	Monday, January 2, 2012
Friday Afternoon before Easter.....	Friday, April 6, 2012
Memorial Day.....	Monday, May 28, 2012
Independence Day.....	Wednesday, July 4, 2012
Labor Day.....	Monday, September 3, 2012
Veteran's Day.....	Monday, November 12, 2012
Thanksgiving Day.....	Thursday, November 22, 2012
Christmas Eve.....	Monday, December 24, 2012
Christmas Day.....	Tuesday, December 25, 2012



The New Year's Day holiday for the year 2013 will be Tuesday, January 1, 2013.



Service Anniversaries

(5 year increments)

Sharon Reed, 30 years on January 27th
Kathleen Pozorski, 30 years on March 1st
Anita Kelley, 30 years on March 8th

Janet Graney, 25 years on January 1st

Jeannie Morgan, 20 years on January 27th
Deanna Biefer, 20 years on March 2nd

April Miller, 15 years on January 23rd
Lorna Wolf, 15 years on February 3rd
Tina McDonald, 15 years on February 13th

Marlene Patterson, 10 years on January 2nd
Rochelle Dilley, 10 years on January 22nd
Krystal Kirschbaum, 10 years on January 31st
Lois Flynn, 10 years on February 7th

Rodney Reuter, 5 years on March 26th

***Congratulations on reaching
these milestones! Thank you.***